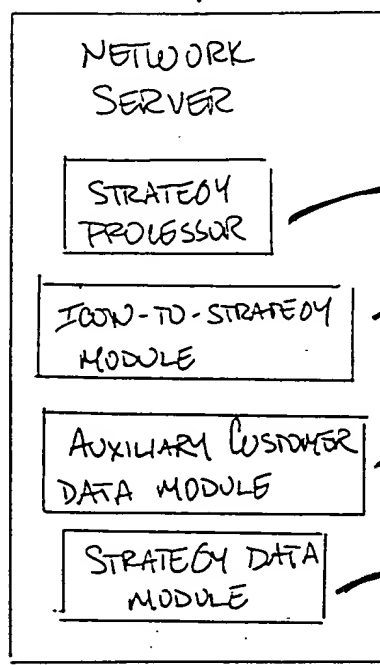


DATA ENTRY/
INPUT OBJECT

3



7

STRATEGY
PROCESSOR

17

ICON-TO-STRATEGY
MODULE

11

AUXILIARY CUSTOMER
DATA MODULE

13

STRATEGY DATA
MODULE

15

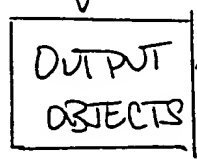
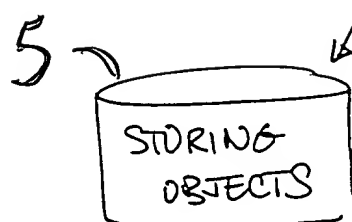


FIG. 1

SYSTEM DIAGRAM

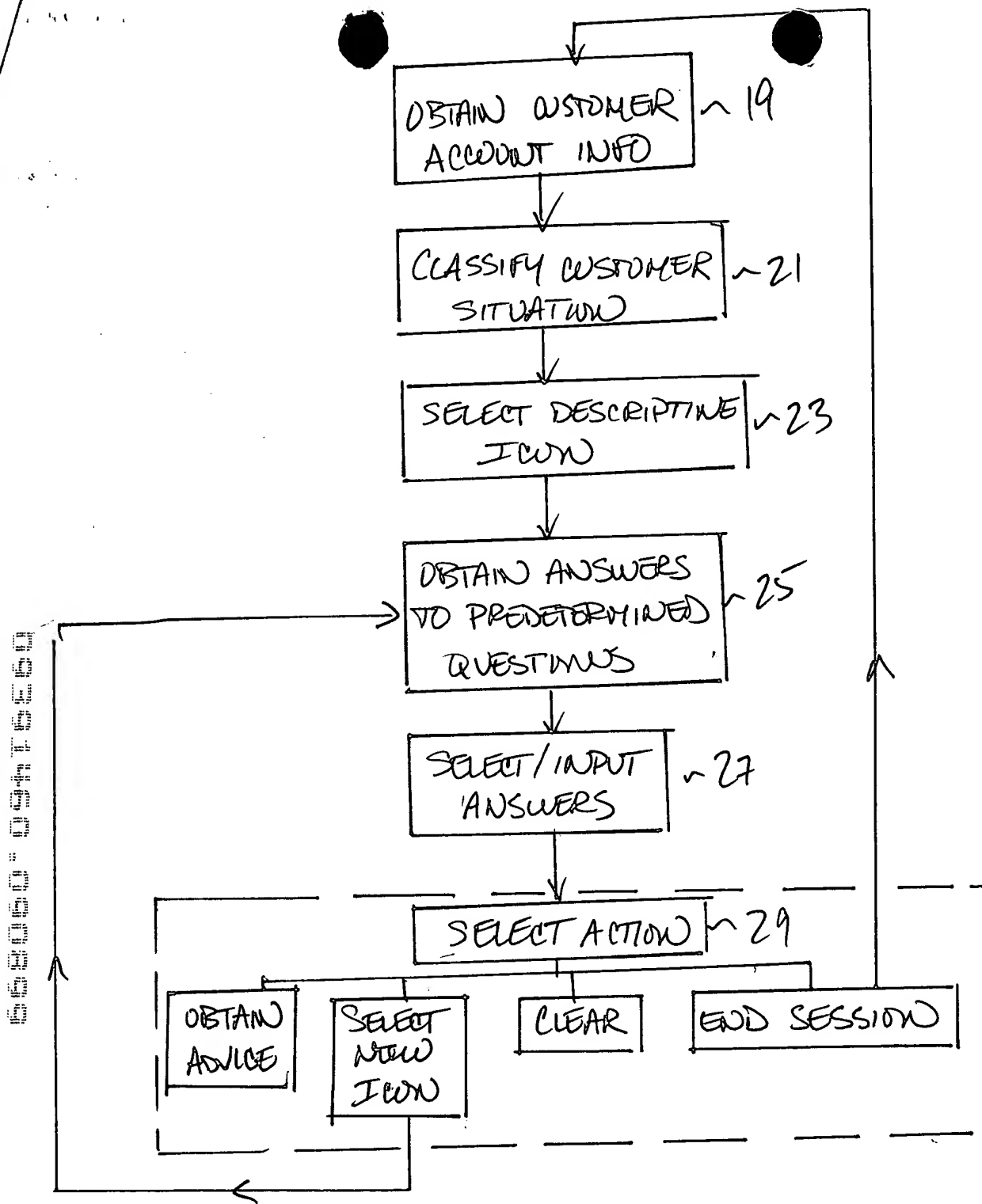


FIG. 2

First Support Screen with First Coach

First USA Bank - First Support: V5.7.1 Logon Time: 09:59 AM CSR ID: COG TEST DVOP:

03/01/99 10:53 AM Running Accounts: 5 Accounts for Today: 5 Accounts Promised: 5 FIRST USA

MC: ECC/AUBURN UNIVERSITY ALUMNI External Status: E-Revoked

Name: Smith, John

Acc#: 5417-7234-5678-9876 Update

SSN: 122-33-4444 MM: 01-9-310

PH: (302) 444-5745 FAX: (302) 565-9444

362 Paid Lines

Amount: \$333.00

Ant Due: \$333.00

Ant Delq: \$263.00

Days Delq: 146

Balance: \$2803.78

Credit Line: \$3000.00

Avail Credit: \$196.00

Last Payment: 09/25/98

Last Monetary: 09/25/98

P-Payment

Suggestions

- * Eligible for EFFORT: \$120
- * Eligible for ASSIST
- * Due Date Is: 02/27/99.

Calendar: [List] [AE] [Memos] [Ctrl/Ord]

January February March

Sun Mon Tue Wed Thu Fri Sat

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Action Entry

Action Entry

DP-Promise To Pay - Day

CC-Cardmember Contact - Day

CO-Call Other - Day

NA-No Call - NA

CL-No Call - Letter

OR-No Call - Ordered




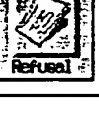

LA-Skip/No Contact

Control Panel

Dial Home Dial Work

Dial 911 Scan Next

Load Last Load Next Idle

	Bankruptcy Mentioned	CM is thinking about filing for bankruptcy or explicitly states "I am <u>going to</u> file for bankruptcy."
	Income Reduced	CM has some income, but not as much as in the past, due to pay cut, unemployment, medical bills etc...CM is able to pay some bills.
	No Money	CM has no income or very little money, just enough to cover essentials.
	Refusal	CM refuses to pay First USA.
	Unmotivated	CM doesn't care about paying First USA. They have the money to pay, but they do not see the importance of paying on time.

First Support with First Coach Window Active (Income Reduced)

16.5

57

First USA Bank - First Support: V5.7.1 Logon Time: 09:59 AM CSR ID: COG TEST DVOP:

Date: 03/01/99 Elapsed Load Time: 4 Sequence: 5 Accounts Worked: FIRST USA
Time: 10:53 AM SE Running 5 Accounts for Today: Amount Promised:

MC: EEC AUBURN UNIVERSITY ALUMNI External Status: E-Revoked Suggestions

Name: Smith, John Amt Due: \$333.00 * Eligible for EFFORT: \$120
Acct: 5417-1234-5678-9876 Update Amt Delq: \$263.00 Eligible for ASSIST
SSN: 222-33-4444 H: (302) 444-5745 (302) 565-9451 Days Delq: 146
Balance: \$2803.78
Credit Line: \$3000.00
Avail Credit: \$196.00
Last Payment: 09/25/98
Last Monetary: 09/25/98
P-Payment

362 Park Lane Change
Anytown DE 17707-1771

First Coach

Query Panel

CM's reason for reduction in income?

☒ Unemp/Overext ☐ Medical/Disability
☒ Marital/Divorce ☐ Death in family

Situation should improve in:

☒ 1-3 months ☐ 3-6 months
☒ 6-12 months ☐ Don't know

How does CM plan to handle this situation?

☒ Looking for job ☐ Court settlement
☒ Bank loan(s) ☐ Don't know/other

QUICK REFERENCE OF

☒ Consequences ☐ Benefits
☒ Sources of money ☐ Job sources

Control Panel

Advice

85 79 97 95 81 99

When you select a First Coach call type icon from the address portion of the First Support screen, the First Coach Window will appear.

Note: The questions that appear in the Query Panel will vary depending on which call type icon you selected.

You can reposition this window anywhere on your screen, by clicking on the blue bar at the top of the First Coach Window and dragging it to any location on the First Support Screen.

The First Coach Window

(No Money)

Fig. 6

This region displays questions which you will need to obtain answers to during your conversation with the CM to generate suggestions in the Advice Window. Simply click on the radio button under each question that most accurately reflects the CM's situation.

First Coach

Query Panel

CM's reason for not having any money:

☐ Unemp/Overext ☐ Death in family

☐ Divorce/Marital ☐ Medical/Disability

Situation should improve in:

☐ 1-3 months ☐ 3-6 months

☐ 6-12 months ☐ Don't know

How is CM paying other bills?

☐ Family/Friends ☐ Unemp/WrkComp

☐ SS/Savings ☐ Don't know/Other

QUICK REFERENCE OF:

☐ Consequences ☐ Benefits

☐ Sources of money ☐ Job sources

Advice

The answers that you provide in the Query Panel, combined with the CM's account information in First Support, will generate suggestions to assist you in collecting from the CM.

Buttons: Advice, BC Rent, Inc Rent, No Money, Refusal, Unwilling, Clear All, Close

After completing the questions in the Query Window, click on the Advice Button to notify First Coach that you are ready to receive advice.

This button clears all of the radio buttons in the Query Panel and the suggestions in the Advice Window for the current call type you have selected.

You can switch between call types at any time during the course of the call. After completing all of the questions for a given call type and selecting the Advice Button to obtain suggestions from First Coach, you could then select another call type and repeat the process. As long as you do not select the Clear All button between selections, First Coach will retain its suggestions for each call from which you received advice.

This button will close the First Coach Window. The information will be retained until the call is released, as long as you do not select the Clear All button.

First Coach Window with Advice (Bankruptcy Mentioned)

Fig. 7

91

First Coach

Query Panel

Has CM fully retained an attorney?

☐ Yes
☐ No

Why is CM planning to file for bankruptcy?

☒ Divorce/Marital
☐ Medical/Disability

☒ Unemp./Overext.
☐ Sugg. by others

Situation should improve in:

☒ 1-3 months
☐ 3-6 months

☒ 6-12 months
☐ Don't know

Advice

* Educate on Negative effects of BK.

* Educate on Benefits of bringing Acct current.

* Negotiate pymt arrangement with CM.

* Suggest Other Sources of Money.

* First USA wants to help with their situation.

* Steps to negotiate pymt arrangement with CM:

Advice

BK Ment

Unmotiv

Refusal

No Money

Too Red

Clear All

Close

93

87

After answering the questions in the Query Panel and selecting the Advice button, First Coach will provide you with some suggestions to assist you in obtaining a payment from the CM.

First Coach Window with Advice (Refusal)

Fig. 8

First Coach

Query Panel

Why is CM refusing to pay?

☐ Dispute ☐ Divorce/Marital

☐ Acct terms/Clsd ☐ Dissatisfied/Other

If DISPUTE select type of dispute:

☐ Merch. dispute ☐ Repricing

☐ Misapp. pymt ☐ Other

If DISSATISFIED select reason:

☐ Fees/Fin chrgs ☐ Service/Misinfo

☐ Too many calls ☐ Unresolved issue

Advice

- * Letter sent w/in 60 days of statement date?
- * Pymts still need to be made for at least 2% of the undisputed amount.
- * EDUCATE CM ON THE FACTS OF THE ACCT:
 - > Possibility of further action.
 - > Explain next steps in collection process [explain what charge off means].
 - > Stress differences between Acct. Past Due & acct. Charged Off.
- * MOTIVATE ON BENEFITS OF BRINGING ACCT CURRENT:
 - > The choice is really theirs. You are there to help them.

Buttons: Advice, BK Rent, Inv. Red, No Remy, Refusal, Unactiv, Clear All, Close

First Coach provides you with assistance on calls in which the Cardmember refuses to pay First USA because of issues relating to:

- Disputes
- Account Terms/Account Closed
- Divorce/Marital circumstances
- Dissatisfied/Other situation

Note: If the Cardmember cites “dispute” or “dissatisfaction” as the reason for refusing to pay First USA, you will need to answer the second or third question in the Query Panel to provide First Support with further information regarding the Cardmember’s situation.

66666 004660

First Coach Window with Advice (Unmotivated)

Fig. 9

First Coach

Query Panel

Why is CM unmotivated?

☐ Personal reason ☐ Svc. fail/Misinfo

☐ Acct tms/Clsd ☐ Credit damaged

Select profile which fits CM:

☐ Student ☐ Divorced

☐ Retired ☐ Other

Does CM have money to pay FUSA?

☐ Yes ☐ No

QUICK REFERENCE OF

☐ Consequences ☐ Benefits

☐ Both

Advice

* Consequences of not paying:

- => Acct could be charged off
- => Negative credit in Credit Bureau Report
- => Assessment of Fees
- => Will be contacted every 5 to 7 days
- => Cannot get new loans
- => Cannot rent cars, stay in hotels, or travel
- => Will not have credit card in case of Emergencies
- => Future job prospects may be affected

* Benefits of pymt and bringing Acct current:

- => Save money on Fees
- => Rebuild credit
- => Possibility of Deinstatement

Advice **Clear All** **Close**

101 103

In the Unmotivated, Income Reduced and No Money Query Panels, you have the ability to limit the number of categories of advice statements that are provided to you in their respective Advice Windows. Simply click on the type of feedback type(s) you would like to view.